DOCUMENT RESUME

ED 067 355 SO 004 516

TITLE	Education and the Consumer. Expanded Programs in Consumer Education.
INSTITUTION	New York State Education Dept., Albany. Bureau of Secondary Curriculum Development.
PUB DATE	72
NOTE	37p.
EDRS PRICE	MF-$0.65 HC-$3.29
DESCRIPTORS	Activity Units; *Career Education; *Career Planning; *Consumer Education; *Continuous Learning; Curriculum Guides; *Educational Demand; Educational Economics; Grade 12; Interdisciplinary Approach; Manpower Development; Occupational Guidance; On the Job Training; Resource Guides; Secondary Grades; Social Studies; Vocational Education

ABSTRACT

One of a series, this curriculum guide is designed for use as a supplement to a 12th grade course entitled "Consumer Education, Materials for an Elective Course" described in ED 022 044, or as an independent unit. Education is viewed here not only as a consumer purchase but also as a preparation for future employment. Ways are given to use money to achieve greatest satisfaction. The purpose is to help students realize how education helps them achieve lifetime goals. The interdisciplinary course may be used in connection with social studies, home economics, business education, and other courses. Twenty understandings are presented with suggested pupil and teacher activities and sources that deal with the need for lifelong education, with ways of paying for such training, and with the agencies that provide it. (SJM)

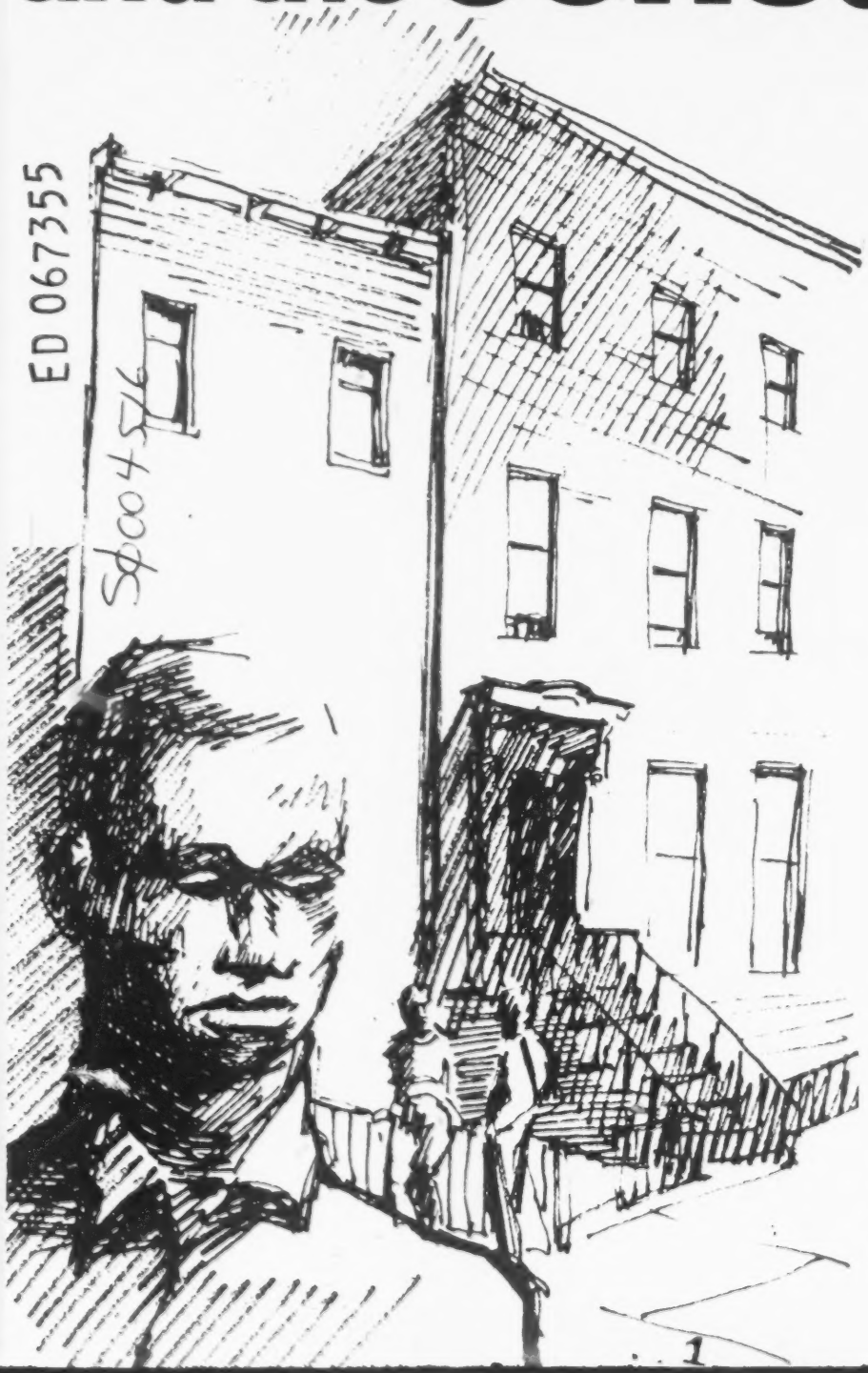
MAR 1972

N-SG
SO

Education and the consumer

-one of a series for expanded program in
CONSUMER EDUCATION

ED 067355
SP004516



The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Bureau of Secondary Curriculum Development
Albany, New York 12224
1972

ED 067355

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
OFFICE OF EDUCATION
THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY

EDUCATION AND THE CONSUMER

— as part of a series —

Expanded Programs In Consumer Education

I will prepare myself and my chance will come

PRINTED THROUGH THE USE OF ESEA TITLE I FUNDS

The University of the State of New York/The State Education Department
Bureau of Secondary Curriculum Development/Albany/1972

THE UNIVERSITY OF THE STATE OF NEW YORK

Regents of the University (with years when terms expire)

1984 Joseph W. McGovern, A.B., LL.B., L.H.D., LL.D., D.C.L., Chancellor ---------- New York

1985 Everett J. Penny, B.C.S., D.C.S., Vice Chancellor ---------- White Plains

1978 Alexander J. Allan, Jr., LL.D., Litt.D. ---------- Troy

1973 Charles W. Millard, Jr., A.B., LL.D., L.H.D. ---------- Buffalo

1972 Carl H. Pforzheimer, Jr., A.B., M.B.A., D.C.S., H.H.D. -- Purchase

1975 Edward M. M. Warburg, B.S., L.H.D. ---------- New York

1977 Joseph T. King, LL.B. ---------- Queens

1974 Joseph C. Indelicato, M.D. ---------- Brooklyn

1976 Mrs. Helen B. Power, A.B., Litt.D., L.H.D., LL.D. ------- Rochester

1979 Francis W. McGinley, B.S., LL.B., LL.D. ---------- Glens Falls

1980 Max J. Rubin, LL.B., L.H.D. ---------- New York

1986 Kenneth B. Clark, A.B., M.S., Ph.D., Litt.D. ---------- Hastings on Hudson

1982 Stephen K. Bailey, A.B., B.A., M.A., Ph.D., LL.D. ------- Syracuse

1983 Harold E. Newcomb, B.A. ---------- Owego

1981 Theodore M. Black, A.B., Litt.D. ---------- Sands Point

President of the University and Commissioner of Education
Ewald B. Nyquist

Executive Deputy Commissioner of Education
Gordon M. Ambach

Deputy Commissioner for Elementary, Secondary, and Continuing Education
Thomas D. Sheldon

Associate Commissioner for Instructional Services
Philip B. Langworthy

Assistant Commissioner for Instructional Services (General Education)
Bernard F. Haake

Director, Division of School Supervision
Gordon E. Van Hooft

Chief, Bureau of Secondary Curriculum Development

FOREWORD

EDUCATION AND THE CONSUMER is one of a series of modules being prepared as an expansion of the State Education Department offering in the Consumer Education field. In 1967 the Department published "Consumer Education - Materials for an Elective Course." This material has since been introduced in more than 400 New York State high schools. At the suggestion of teachers in the field,additional areas of consumer competency are now dealt with.

Other modules in the expanded series will include:

Special Problems of the Poor
Consumer Issues and Action
Beauty Products and the Consumer
The Consumer and Transportation (aside from the automobile, already covered in the original syllabus)
The Consumer Looks at Automobile Insurance
The Consumer and His Tax Dollar
Recreation and the Consumer
The Consumer and His Health Dollar

The suggestions to teachers found in the original syllabus on pages 1-4, including the desirability of a flexible, interdisciplinary, discovery approach making full use of community resources,are as appropriate for this module as they are for the original material. Teachers are advised to review those suggestions.

The expanded modules in Consumer Education are designed so that they can be used either as a supplement to the original Consumer Education materials course or so that they may be used independently as units in connection with social studies, home economics, business education, agriculture, industrial arts, or other courses.

This module was developed and written by Hillis K. Idleman, associate in secondary curriculum.

Gordon E. Van Hooft
Director, Division of School Supervision

ACKNOWLEDGMENTS

Appreciation is expressed to the following members of the State Education Department staff for their critical review of this material and for their helpful suggestions:

Carl G. Benenati, Chief, Bureau of Manpower Program Supervision
Albert H. Berrian, Associate Commissioner for Higher Education
Lawrence E. Gray, Chief, Bureau of Two Year College Programs
William Jonas, Associate, Bureau of General Continuing Education
Harry W. Langworthy, Jr., Chief, Bureau of School District Organization
Miss Gwendolyn G. Ripp, Associate in Education Guidance, Bureau of Guidance
Louis J. Siy, Chief, Bureau of Manpower Program Development
Robert G. Thomsen, Jr., Chief, Bureau of Occupational School Supervision

Gratitude is also expressed to the following members of other agencies for background material and suggestions:

Kenneth F. Delphey, Assistant Director, Office of Manpower Development, New York State Department of Labor

Miss Lee Sharpe, Consumer Protection Specialist, Federal Trade Commission

CONTENTS

	Page
Foreword	iii
Acknowledgments	iv
Introduction	1
Education Is the Best Consumer Bargain	2
Lack of Education Is a Major Cause of Unemployment and Low Income	2
Help Is Available To Learn About Educational Opportunities	5
Educational Opportunities Begin in Your Own School	6
For Those Who Have Dropped Out of School There Are High School Equivalency Tests To Earn a Diploma	6
Continuing Education Courses Are Offered by Most School Systems	7
Students Combine Part Time Work with Studies	8
Manpower Training Provides Help for the Jobless	9
On-the-Job Training and Apprenticeship	11
Human Resources Development Program	12
Manpower Development and Training Act	12
Work Incentive Program	12
Job Opportunities in the Business Sector	13
Youth Opportunity Centers	13
Neighborhood Youth Corps	14
Job Corps	14
Apprenticeship Training	14
Home Study Makes Education Available to All	15
Many Businesses Have Their Own Training Programs	17
Private Vocational Schools Fill a Need But Should Be Approached With Caution	18
Two- or Four-Year College Programs Include Special Help for the Disadvantaged	20
Independent Study Courses Provide Another Route to Education	22
Empire State College Is a Unique Program	23
University of the Air Is Another Way To Get a College Education	25
"College-Without-a-Campus" Is Another Route to a College Degree	26
Four-Year Colleges Provide the Traditional Route to a Degree	26
Two-Year Colleges Offer Associate Degrees	27
Financing College Is Possible in Many Ways	28

time

+ money

Empire State College
Cooperative College
Preparatory Centers
Educational Opportunity Programs
Two-or Four-Year Colleges
Home Study Courses
Continuing Education
Local School Offerings
BOCES
Manpower Training
On-the-Job Training
Apprenticeship Training
Private Vocational Schools
University of the Air
College Without a Campus

+ education

= OPPORTUNITY

INTRODUCTION

EDUCATION AND THE CONSUMER

When we think of consumer purchases, education may not readily come to mind. However, money spent for education is one of the important consumer expenditures. According to a recent survey*, many young people are wise enough to recognize the value of furthering their education beyond high school. Two thirds of the teenagers interviewed saved money and of those who saved, 29 percent saved for their further education. Education is truly a bargain for, in addition to free public education through the high school years, the State provides further educational training at less than its true cost in State supported colleges and other types of institutions. The Federal Government and industry also support education in many ways.

For the poor and disadvantaged, education that prepares for better paying jobs and better money management may be the greatest key to achieving security and the rewards that accompany financial success. One of the leaders of the disadvantaged likes to talk about "green power," the power that comes with money. This module concerns itself with one effective way to get more "green power," more assurance, more ability to achieve the things that all people want. A good education will enable the consumer both to increase his income and to use his money to achieve the satisfactions he seeks.

This module deals with the need for lifelong education, the benefits of such instruction, with ways of paying for such training, and with the agencies that provide it. The purpose is to help us realize how education can help achieve our goals in life and the fact that it is a continuous need throughout life.

As a result of the study of this module students should be able to:

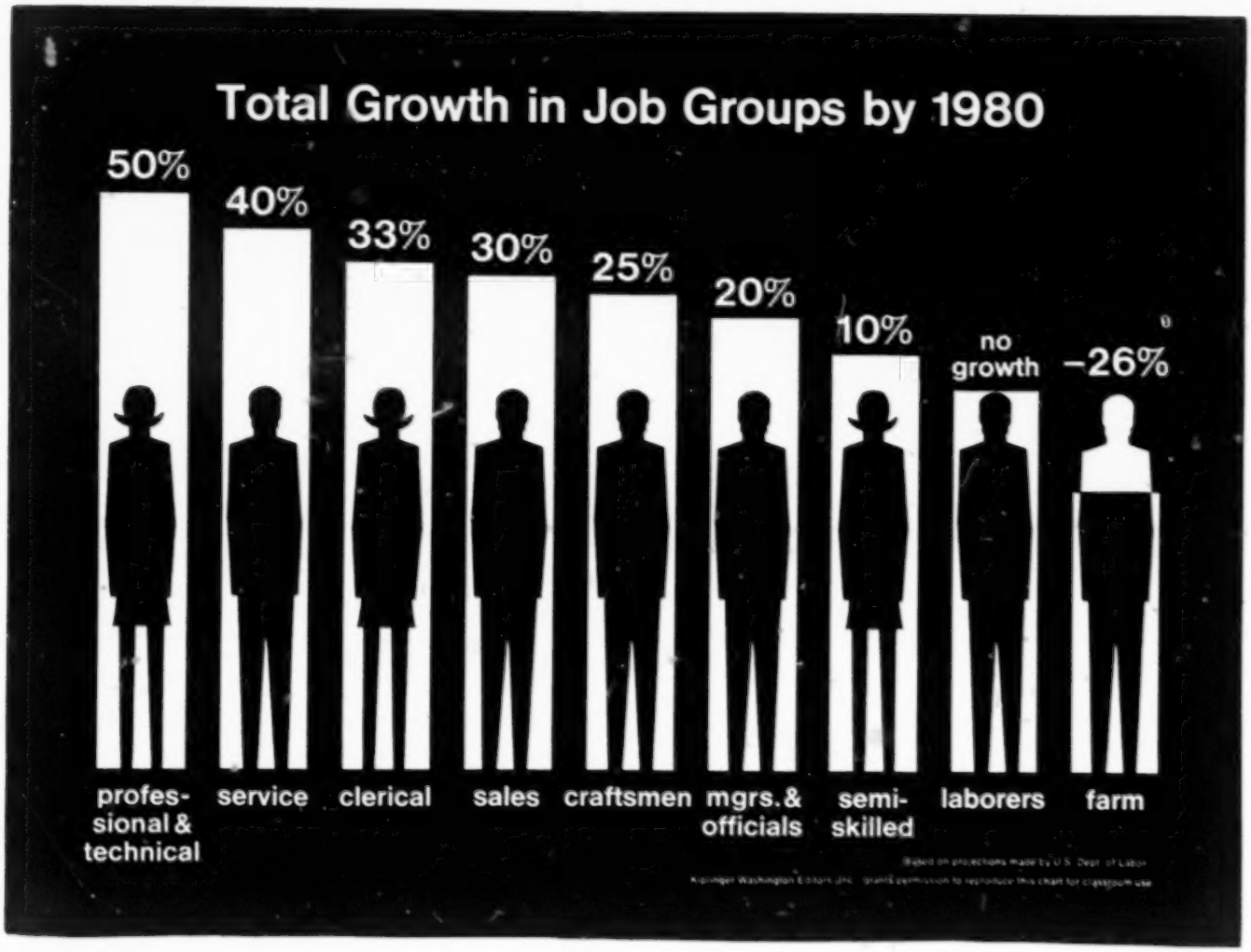
1. Demonstrate ways in which education is a consumer bargain
2. Outline a plan for their own education
3. List sources of financial assistance to achieve educational goals
4. Describe free or inexpensive educational opportunities open to out-of-school youth
5. Name the important standards for judging a home study school
6. Demonstrate with evidence that:
   - the nature of employment is changing rapidly
   - the greatest growth will be in professional and service fields
   - better jobs and advancement will require continuous educational upgrading

*Scholastic Magazine

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
EDUCATION IS THE BEST CONSUMER BARGAIN.		
. Education is probably the best consumer bargain on the market. No other investment of time and money will pay off so handsomely in increased earning opportunities and satisfactions.	. From school authorities in the district discover the per pupil costs for a year of school. Determine the total cost for 13 years of schooling (Kindergarten through 12th grade). Determine the sources of support for public education: - local property taxes - State sources - Federal sources . If pupils are in a private school what are the sources of support?	. School business office . State statistical summary
MOST EVIDENCE INDICATES THAT LACK OF EDUCATION IS A MAJOR CAUSE OF UNEMPLOYMENT OR LOW INCOME.	. Have pupils talk with unemployed or low-income persons in the neighborhood. What have been their experiences in trying to find work or to upgrade their earnings? To what extent do they feel that lack of education and training affected employment possibilities? Would a better education have affected them in other ways such as giving increased confidence?	. "Puerto Rican workers were the most deprived of all workers residing in New York City's major poverty neighborhoods. They were far more likely than others to be unemployed or to hold lower paying jobs. Typically, they held blue-collar or service jobs requiring relatively little skill. They were greatly handicapped in the competition for employment by poor educational background: on average, Puerto Ricans 25 and over, had not gone beyond the eighth grade, while the majority of the area's residents 25 and

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
		over had completed high school or gone beyond. Lower educational attainment, unfavorable occupational attachments and concentration in industries with relatively large seasonal fluctuations in employment combined to make for high unemployment among Puerto Rican workers: nearly 10 percent of them were jobless during the survey period, almost three times the rate for the City's white workers in 1969, and twice the rate for the City's Negro workers." *The New York Puerto Rican: Patterns of Work Experience*, U.S. Department of Labor, Bureau of Labor Statistics, Number 19, May 1971
. The need for unskilled people will decrease and for skilled people increase. . In the future better jobs and advancement will be dependent upon the quality and quantity of one's education.	. Discuss the changing nature of employment in your community. What kinds of jobs are disappearing? Farm labor? Manual labor jobs? Manufacturing jobs? . What kinds of employment are increasing? Technician's jobs? Semiskilled jobs? Professional jobs? Service-oriented jobs?	. *Jobs: An Updated Look into the Future*, Changing Times, October 1970 . *Occupational Outlook Handbook* - U.S. Department of Labor . *200 Million Americans*, U.S. Department of Commerce, Bureau of the Census, November 1967

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES



. The nature of jobs is rapidly changing. . Greatest opportunities will be in technical, professional, and service occupations.	. Invite representatives of business and industry to discuss the nature of jobs in the coming decade. What degree of education are they looking for? Of what type? How are their employees' jobs changing?

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. There is a growing need for technicians, those with office-related skills, and other specialists.	. Visit industries and have industry representatives talk to the class about the opportunities with growing employment possibilities. Report on the training, qualities, and skills necessary. What job satisfactions would these fields offer?	. "By 1975, the U.S. will need 125,000 new draftsmen, 50% more than it has now; 375,000 new engineering technicians, a 67% increase; 50,000 new medical laboratory assistants, a 200% increase; one million new secretaries, stenographers and typists, a 34% increase." From a January 1968 publication of the U.S. Office of Education.
HELP IS AVAILABLE TO LEARN ABOUT EDUCATIONAL OPPORTUNITIES.		
. There are a great many agencies to help with advice on educational opportunities.	. Divide the class into groups with specific responsibilities to investigate and report on topics such as the following: - Certificate programs - Apprentice training programs - Manpower development and training programs - Youth opportunity programs - Private vocational school programs - BOCES programs in the local district - How higher education pays off - Information about two- and four-year colleges [If possible, schedule visits to training programs and two- and four-year college campuses.]	. Urban Center Counseling Service . National Scholarship Service and Fund for Negro Students . Core . Urban League . State Employment Service . State Education Department . *Making the College Career Scene*, Division of Higher Education, State Education Department . Guidance and library collections

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. For those undecided about further education, counseling and testing service is available.	. Encourage pupils to seek an appointment with a counselor for educational and vocational exploration. Have pupils report on their experiences during this interview. How much help did they get? . Ask the guidance counselor or a representative of the State Employment Service to describe counseling and testing services.	. High school guidance counselor . New York State Employment Service . Urban Centers in Buffalo, Rochester, Albany, Troy, Schenectady, Manhattan, and Brooklyn
EDUCATIONAL OPPORTUNITIES BEGIN RIGHT AT HOME — THAT IS, IN YOUR OWN SCHOOL.		
. High schools provide a variety of courses to meet almost every need. For those who want to learn occupational skills there are business education courses, trade and technical courses, in many instances BOCES programs, and in all schools, college preparatory courses.	. Conduct a Career Day at which school and business representatives discuss job opportunities and programs in the local school or community to prepare for these openings. . If there is a BOCES program invite a BOCES student to tell about his experience in attending such a center half day. What has he gained? What has he lost, if anything?	
FOR THOSE WHO HAVE DROPPED OUT OF SCHOOL AND NOW WISH TO SECURE A DIPLOMA THERE ARE HIGH SCHOOL EQUIVALENCY TESTS BY WHICH ONE CAN EARN A DIPLOMA.	. Interview the high school guidance counselor to learn about the General Education Development test. Is this a way to earn a high school diploma by examination?	. Local high school guidance office . General Education Development Testing Service of the American Council on Education, 1 Dupont Circle, Washington, D.C. 20036

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
CONTINUING EDUCATION COURSES ARE OFFERED FOR OUT-OF-SCHOOL YOUTH AND ADULTS BY MOST SCHOOL SYSTEMS. . Few of us realize the number and value of the courses offered.	. Discuss the topic: "What kinds of learning might make my life more successful and happy?" List the general areas about which the members of the class might like to know more. Among them might be: - Education for work — to get a job or to secure advancement - Education for family life - child guidance, problems of adolescence, problems of housing, food purchases, etc. - Education for civic life — understanding how politics works, how people can band together to accomplish their purposes, how to make a good community, etc. - Education for richer living — how to enjoy leisure time, how to develop hobbies, how to develop creative abilities, etc.	. Local director of Continuing Education . *Continuing Education for Adults and the State of New York*, State Education Department . New job skills can be learned through the offerings of the public schools and public colleges in our State. Whether we want to improve our speed, learn how to type or take dictation, learn to be a mechanic or machinist, learn how to manage our money or just have fun in some hobby program, continuing education may fill the bill. In many cities and towns the schools are open 6 or even 7 days a week so that adults can attend them for fun or profit. In most cases courses are offered either at a very low cost or entirely free.
. Continuing Education courses are designed to meet a wide variety of needs. Among the courses offered are these: - High school equivalency - English for the foreign born - Naturalization procedures	. Invite the Continuing Education director to talk to the class. Find out what courses are offered, what the costs are, how a course in which you are interested might be offered.	. *Directory of Public School Continuing Education Programs in New York State* - Bureau of General Continuing Education, State Education Department

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
- Civic responsibilities and privileges - Improvement of reading skills - How local government works - Employment problems - Apprenticeship training - Job upgrading - Foreman training - Trade skills - Industrial methods - Farm problems - Management-Employee problems - Typing - Stenography - Bookkeeping - Business machines - Securities and investments - Business law - Office practice	. Have a committee visit and report on continuing education classes. How many students were enrolled? How many attended? How often does the class meet? What did your committee think of the offering?	
MORE AND MORE STUDENTS COMBINE PART TIME WORK WITH THEIR STUDIES.	. Make a bulletin board display indicating: - the number of students who work - the total weekly and annual earnings of the class - the variety of jobs in which they are employed.	. "Thirty-nine percent of all students 16 to 21 years old were in the labor force in October 1969, compared with only 31 percent a decade earlier. Most of the gain in the rates occurred during the second half of the 1960's, a period in which economic expansion was substantial. The increase in labor force rates was about as large for 16-and 17-year-olds as for older students, but somewhat greater for women than for men." U.S. Department of Labor, Bureau of Labor Statistics

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. There are many reasons why pupils work.	. Conduct a panel discussion on reasons why pupils work (or wish they could work). Ask for audience reactions as to the reasons. Which ones seemed most valid? How does the use of the income from the work fit in with the pupils' life values? Is it likely that the reasons for working will change in the near future? If so, how?	. "The reasons for the increase in the 1960's in the proportion of students in the labor force are mixed, both in terms of financial pressures and social patterns. The desire of students to work tends to be independent of family resources and is more dependent on personal motivation. Some students work to get experience in the field which they hope to enter upon finishing school. A second group relies on their earnings to pay tuition and to buy basic necessities, such as food and clothing, while they are continuing their education. A third group wants the extra money for entertainment, automobiles, more expensive clothes, or for similar purposes." U.S. Department of Labor, Bureau of Labor Statistics
FOR THE JOBLESS, MANPOWER TRAINING PROVIDES HELP		
. The Manpower Development and Training Act was passed by Congress in 1962 to provide training for jobless workers.	. Find, from interviewing local officials or representatives of the State or Federal labor departments, the unemployment situation in your community. How many are unemployed?	. *Manpower Development and Training Acts*, U.S. Department of Labor

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. Since 1962 various acts have been passed to assist workers whose jobs have become obsolete to learn new skills, to assist young people with little or no skill or job experience, and to attack the special employment problems of the disadvantaged.	. What kinds of job opportunities in the community have disappeared in the last 10 years? What new kinds of job opportunity have developed? What programs are offered to retrain workers for these newer jobs? What types of programs are needed which are not offered?	. *A Summary of the Manpower Development and Training Act of 1962 as Amended*, Office of Manpower Policy, Evaluation and Research, Washington, D.C.
	. Have class members inquire of friends and relatives regarding their experience with job training agencies. How effective were the programs? How could such programs be improved? Specifically, what was the experience of any who took Manpower training?	. Family members . Employment officials
	. What do employers say about Manpower Training?	
. Manpower Training Centers provide individual and group counseling, and social, medical, and psychological services needed by the educationally, socially, and economically disadvantaged.	. What social, medical, and psychological service might be needed along with job training? Is it right to use public tax money for this purpose? Is it possible that in the long run a savings to the taxpayer might result from such assistance? How might this be possible?	. Manpower training representatives . Employment agent or counselor
. The Manpower program also provides for individual referral to a private trade or business school when there are sufficient numbers to warrant a class offering by this agency.	. Inquire to see whether there are workers in the community who were assigned to a private training agency by Manpower. How effective was the training? Who paid for it?	

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. Among the Manpower Training Programs which have been offered are the following: patrolman, machine operator, auto mechanic, practical nurse, typist, police assistant, meat cutter, truck driver, surgical technician, TV repairman, assembler, cosmetologist, auto body repairman, welder, baker, draftsman, cashier, teller, bookkeeper, secretary, keypunch operator, shipping clerk, salesperson, mechanic.	. What job openings are there in the community? What programs are available to fill these job openings? . If possible interview a worker who took one of these training programs. What problems did he have? Was he placed in a job? Did he stay in this job? What did he think of this instruction? Would he recommend this program to others?	. Representative of Manpower . Employer . Manpower trainee
ON-THE-JOB TRAINING AND APPRENTICESHIP IS ONE ROUTE TO JOB SUCCESS.		
. While a two- or four-year college course leading to a degree is the right course for some students, for many others a different type of education is indicated.	. Consider the factors of your training, personality, and life goals. What types of jobs should you prepare for? . How can one determine his suitability for a certain type of work? [If students don't know the answer invite the guidance counselor to assist them in finding it.]	. "We have promoted the idea that the only good education is an education capped by four years of college. This idea, transmitted by our values, our aspirations and our silent support, is snobbish, undemocratic and revelation of why schools fail so many students." From the first annual report of the National Advisory Council on Vocational Education.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
• Both the Federal Government and New York State sponsor programs with various types of training. Among them are these: HUMAN RESOURCES DEVELOPMENT PROGRAM (HRD) An individualized program in which State Employment Service staff actively seek out hard-core unemployed and underemployed persons of all ages and try to help them develop their employability — through counseling, education, and training. MANPOWER DEVELOPMENT AND TRAINING ACT (MDTA) Occupational training and/or basic education, if needed, is available to unemployed persons, who generally receive allowances while in training. The training is conducted in vocational schools, or on the job by employers, or through a combination of both. WORK INCENTIVE PROGRAM (WIN) Local social service (welfare) agencies refer potential wage earners to the State Employment Service, which interviews,	Many students may have had experience with one or another of the Manpower programs or the Human Resources program. This is a chance to capitalize on their experiences. Plan for those who have had experience in any of these programs to describe how they heard of the offering, how they became members, what they got from the program, and suggestions as to how their experience might have been better. If possible have agents of these services present to hear the discussion, to listen to suggestions, and to present the agencies' point of view.	. Openings by 1980 for 5 million young workers in skilled occupations are forecast by the Labor Department's Bureau of Labor Statistics. Lifetime earnings in these skilled crafts are comparable to those in fields requiring a college degree. *Jobs for Which Apprenticeship Training Is Available*, Bureau of Labor Statistics, Washington, D.C. 20212 . *Where Do You Fit In?* N.Y. State Employment Service . *Manpower Services*, N.Y. State Employment Service . *From Novice to Craftsman Through Apprenticeship*, N.Y. State Division of Employment . *Learn A Skilled Craft Through Apprentice Training.* N.Y. State Division of Employment

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
counsels, and tests those referred, and attempts to place them in jobs or on-the-job training.		
JOB OPPORTUNITIES IN THE BUSINESS SECTOR (JOBS) Private businesses and government cooperate to hire and train the hard-core unemployed in private industry. The State Employment Service helps develop suitable openings. It also locates, selects, and refers applicants to participating employers, and may share responsibility with the employers for whatever supportive services are needed by the trainees to make them employable.		
YOUTH OPPORTUNITY CENTERS (YOC's) Assistance in finding jobs or receiving training and counseling that will improve their employability is available to young men and women 16 through 21 years old through Youth Opportunity Centers set up in major cities throughout the State. These Centers serve all youth, but give extra attention to disadvantaged out-of-school youth who are undereducated, underskilled and underprivileged.	Despite the efforts of many agencies, the largest group of unemployed are still disadvantaged youth. What should and could be done to provide jobs for these youth?	

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
NEIGHBORHOOD YOUTH CORPS (NYC) This program is divided into three major areas: in-school, out-of-school, and summer. The inschool program provides part-time work and on-the-job training for students of high school age from low-income families.		
JOB CORPS This is a program of basic education, skill training, and useful work experience for disadvantaged young men and women. Enrollees train at various locations throughout the country: at inner-city and near-city training centers and at conservation centers.		
APPRENTICESHIP TRAINING Applicants who can qualify are enrolled in programs which train them to become skilled craftsmen in designated trades and crafts through a combination of training on the job and learning in the classroom.		

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
HOME STUDY BY CORRESPONDENCE MAKES EDUCATION AVAILABLE TO ALL.		
. Home study courses by correspondence are now taken by high school and college students in 32 states. . In some cases the public school pays for the course tuition.	. Should students in New York State high schools be allowed to take correspondence courses in fields not offered by the local high school? Should credit be given toward a diploma for these courses? Who should pay the tuition cost? . What are the advantages of home study courses? What might be some of the problems?	. National Home Study Council, 1601 Eighteenth Street, N.W., Washington, D.C. Some of the advantages of home study courses are these: - Subjects not taught in the community can be studied. - Usually the courses are up-to-date, clearly written, and easy to understand. - With home study we do not have to give up our job. We can study evenings and weekends and earn while we learn. - Older people may learn new hobbies or new jobs.
. Private school home study courses provide another way to education.	. Look in magazines for advertisements of home study courses. What kind of courses are offered? Do the promises seem too good to be true? . Inquire from acquaintances whether any have taken private school home study courses. What was their experience? Did they feel they got their money's worth?	. Magazines such as *Popular Mechanics*, *Popular Science*, etc. . Directory of Accredited Private Home Study Schools . The Federal Trade Commission in its publication *Trade Practices for Private Home Study Courses* lists 30 practices which are forbidden.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
	What cautions do they suggest?	Among them are deceptive statements: - concerning the character, nature, quality, and value of courses - regarding probable earnings - regarding opportunities in the field - regarding a job or raise in pay following completion of the course - regarding scholarships . Directory of Licensed Correspondence Schools . The Federal Trade Commission warns that not all home study schools can fulfill the promises they advertise. Be careful to check the following claims before enrolling in a home study school. - statements about career opportunities available after completion of the course - figures regarding actual or probable earnings in any vocation - guarantees of finding jobs for students - claims of "limited time only" or "special offer" - representations or testimonials regarding the quality

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
		of the school and the instruction - recognition of the school by industries hiring similarly trained personnel
. More than 10,000 companies are helping their employees improve their skills through study of courses from home study schools. Many companies pay part or all of the cost of home study tuition. Other companies buy the courses to train employees.	. If any of your classmates work in industry part-time ask them to find out what, if any, courses their employers sponsor. . Make a survey of local industries to see their attitude toward home study courses. Do they encourage their employees to take such courses? Do they pay part or all of the cost?	. Even the little merchant finds that he cannot compete without constant training programs. With service becoming more and more a consumer issue we can look to business and industry increasingly to spend larger amounts for this purpose.
MANY BUSINESSES HAVE THEIR OWN TRAINING PROGRAMS.		
. Businessmen find that training of employees pays off in greater productivity (more or better work). For that reason many companies arrange for employees to receive further training paid for by the company. . In many cases the company itself offers the training courses. In other cases it contracts with another firm to offer the training and helps by paying all or part of the employee	. Check with parents, friends, or the training director of a local industry to see what opportunities are provided in your industrial or business community. . Investigate the training programs conducted by DuPont, International Business Machines, General Electric, United States Steel, and other well-known firms. . If class members are employed what training was provided? What additional training do students wish they had received?	. U.S. Chamber of Commerce - Industry - Education plans . The United States Chamber of Commerce states that a conservative estimate of the out-of-pocket expenses of industry for retraining programs would run more than $5 billion a year. If to this figure is added the skills of professional people who contribute to the upgrading process, this amount would be at least doubled.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
costs. The manufacturers of automobiles, for example, find it pays to have mechanics trained and retrained from time to time.		. There are more than 9,000 training directors in industry whose job it is to provide employees with such training programs.
. It is customary for most organizations of any size to provide opportunities for employees to upgrade their skills.		. More than 2 million employees in business and industry are involved in improving skills each year. Part or all of the costs of this training are paid for by the companies.
PRIVATE VOCATIONAL SCHOOLS FILL A NEED BUT SHOULD BE APPROACHED WITH CAUTION.		
. There are more than 7,000 privately owned and operated vocational (job training) schools in the United States. In addition, all branches of the armed services provide specialized training by mail through the Armed Forces Institute.	. Since there are many poor as well as many good private vocational schools it is wise to look them over carefully. Check their reputation with the Better Business Bureau, Chamber of Commerce, or your own local school guidance official. Visit the school. Look at the program. Would you be happy there? What do the students say about their work? What do they say about their teachers, their living quarters, the food, what they are getting for their tuition? How many drop out? How many are placed in good jobs? Talk to some of the graduates. If possible ask employers	. "The high social priority placed on higher education today and the severe handicaps placed on the undereducated in the job market have opened a large market for private, technically oriented training programs. Students should be cautioned to consult with prospective employers and discuss the validity of the course of study specifically in terms of industry hiring practice." F.T.C. statement
. Private vocational schools fill a real need. In some cases they will accept pupils who do not have a high school diploma. The courses are usually short, between 6 weeks and 2 years in length, with an average of 6 months duration. In many cases, because competition puts the poor ones		. Students need to know the difference between "approved" and "accredited"--approved merely indicating compliance

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
out of business, such courses are very effective.	what they think of the school. Ask yourself whether this is the school for you. Be honest in thinking of what your background and interests are, what kind of job you will be trained to do, and what it will cost you to get your training. Share your thinking with the class.	with widely varying state requirements, but accredited signifying being listed by either the National Association of Trade and Technical Schools or the Accrediting Commission for Business Schools. Accredited schools are nationally recognized to offer a reasonably sound preparation for the particular field intended.
. Perhaps the reason why private schools are sometimes able to offer services that public schools don't is that the jobs of private school people depend upon sending out satisfied customers. So long as they do a good job they continue in business. If they fail to perform, they go out of business.		
. Courses are usually designed so that each student feels the thrill of success right away. He may actually be doing very simple things but he can look back on each day or each week and say: "This I learned today or this week. I ran the key punch machine or I installed a muffler, or I learned what a debit is."	. Check the reputation of the school you are thinking of with national accrediting agencies and state licensing and approving agencies.	. Students should be warned to ask the following questions before enrolling in a vocational school: Does the school have the necessary equipment to teach the skill properly? (i.e. access to computers for data processing schools, office equipment for stenographic schools, etc.) Are there additional barriers to hiring other than lack of skill, for instance, membership in a union for truck drivers ? (F.T.C. warning)
		. The Federal Trade Commission is in process of preparing new guides for private and vocational home study schools. Watch newspapers and periodicals for the revised guides.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
		. Accrediting Commission for Business Schools, 1730 M Street, N.W., Washington, D.C. 20036 . National Association of Trade and Technical Schools, 2021 L Street, N.W., Washington, D.C. 20036
THOSE SEEKING A TWO- OR FOUR-YEAR COLLEGE EDUCATION WILL FIND MANY DOORS OPEN, INCLUDING SPECIAL HELP FOR THE DISADVANTAGED.		
. Urban Centers are a comparatively new development. They are tuition-free centers in city areas to serve disadvantaged students. More than 10,000 students are now enrolled.	. Investigate the opportunities for the disadvantaged offered by Urban Centers, Education Opportunity Programs, and Cooperative College Preparatory Centers.	. Urban Centers: Manhattan — 2090 Seventh Avenue Brooklyn — 470 Vanderbilt Avenue Albany — 80 Central Avenue Schenectady — 302 Germania Avenue Troy — Washington and Front Streets Buffalo — 220 Delaware Avenue Rochester — 50 West Main Street . Hundreds of urban center graduates have already realized benefits from their preparation in one or two areas — the opportunity to advance to further, more formal education, or growth by on-the-job advancement through newly attained skills and concepts.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
		. Each urban center is administered by one of State University's two-year colleges. Diverse traits in age and educational attainment have been discovered in working with center students, but one common thread has been evident: all faced limited opportunities for further education or for meaningful employment unless they could be provided with relevant remedial or compensatory education and occupational training. Personal counseling and career advisement are essential supportive services at each center.
. Educational Opportunity Programs conducted by the State University of New York provide services to educationally and economically disadvantaged students.		. Through a variety of Educational Opportunity Programs thousands of educationally disadvantaged students with college potential receive financial assistance, developmental education, tutoring and counseling aimed at achieving their admission to and completion of a degree program at a two- or four-year campus. All segments of the disadvantaged community, including black students, whites, and Puerto Ricans, are represented in the EOP student body.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. Cooperative College Preparatory Centers provide another source of help for disadvantaged students.		. Four thousand economically and educationally disadvantaged students are in a network of Cooperative College Preparatory Centers in Buffalo, Rochester, Syracuse, Westchester County, and Long Island. These centers combine the resources of public and private colleges within a region in a joint effort to provide guidance and instruction so that students can begin college work. Students who successfully complete their preparatory program are enrolled in degree programs at cooperating public or private colleges.
INDEPENDENT HOME STUDY COURSES PROVIDE ANOTHER ROUTE TO EDUCATION.		
. The Independent Study Program provides a way to earn college credit at home through correspondence courses.	. Find out by writing the State University how college credit may be obtained through correspondence courses.	. Independent Study Program, State University of New York, P.O. Box 6271, Albany, New York 12206 . The Independent Study Program allows you to earn college credit in your home through correspondence techniques. You may enroll at any time, learn at your own pace, and take exams when you are ready.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
		. Over 50 courses are available in both the basic liberal arts and in more specialized subjects. Program offerings include business, humanities, natural and social sciences, education, and languages.
. External degree programs offer opportunities to take examinations in lieu of college attendance. College credits and degrees will be awarded for successful accomplishment on these tests.	. Have the class consider the question of successful experience on the job or passing of examinations as an alternative to college attendance. . What kind of experience might be considered the equivalent of a college education? Successful management of a business? Of a home? Skill in engineering? Farming? Find out what standards the State sets. Do these standards seem reasonable? Do you approve of college equivalency courses?	. External degree programs. State University of New York, P.O. Box 6271, Albany, New York 12206
EMPIRE STATE COLLEGE IS A UNIQUE PROGRAM.		
. The new program of the classless college is an experimental program open to all but especially designed for the underprivileged. It was begun in the fall of 1971.	. In its early stages, Empire State will offer eight majors in the arts and humanities, social sciences, and mathematics. In areas such as the study of science, where considerable laboratory work is required, the college's full-time faculty will be supplemented by part-time	. Write Arthur W. Chickering, Empire State College, Saratoga Springs, New York.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
	tutors from outside the academic community.	
. It is called Empire State College and is designed to provide educational options for those with a high school diploma who wish to go on to college but cannot attend on a regular basis. . The purpose is to provide higher education for those who "cannot or should not be asked to live on or commute to a campus" but who wish to earn a degree.	. Discuss these questions: - If you were setting up such a college, are these the areas you would offer? Why? - What do you think of the employment of part-time tutors on a one-to-one basis in the community? - Might such instruction be better or worse than the instruction in a regular college class with many students? - Would it be harder or easier to study on your own with an occasional tutor than it would be to attend classes?	
. Programs will be tailor-made to fit the needs and desires of students.	. Ask students to design their own programs. If they could study what they wished what would it be?	
. Included in the academic work for credit will be travel, volunteer activities, work experience, correspondence courses.	. Ordinarily colleges do not give credit for work experience, travel, or volunteer work. How do students feel about such credit? Would the degree when earned mean more or less than a conventional one?	
. Although students will be on their own and do most of their academic work at home, they will have the opportunity to move in and out of academic centers.	. What would students miss from not being a part of the regular college life? Would anything be gained to offset this loss?	

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. Students may obtain their associate degrees in two or more years and their bachelor's degrees in four or more years.	. It is recognized that students learn at different rates. What is their opinion about a college that lets students stretch out a degree program as long as needed? Should and could high school courses be run on the same basis?	
. Tuition will be $550, equivalent to a full time program for a student at a regular college. . The first two centers will be at Albany and Rochester with six more centers due to open in 1973.	. Interview employers to determine their attitude regarding employment of those who might secure their degrees from Empire State College. Would they be as willing, more willing, or less willing to accept such employees if other qualifications were equal?	
THE UNIVERSITY OF THE AIR IS ANOTHER WAY TO GET A COLLEGE EDUCATION.		
. Courses for which college credit may be earned are broadcast by the University of the Air.	. Watch the daily papers for University of the Air broadcasts. Ask for volunteers (many of the programs are broadcast early in the morning) to listen and report on one or more of these programs. - What subject was offered? - Was the broadcast interesting? Why or why not? - How effective was the instructor? - What is pupil reaction to going to school in this manner? What are the advantages? The disadvantages?	. The University of the Air broadcasts a fall and a spring semester of undergraduate courses for college credit. These basic liberal arts subjects can be seen weekends and weeknights on television stations around New York State. . There are textbooks and a study guide available for each course. Your work will be evaluated by a professor at one of the 16 State University campuses cooperating in the program.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
		. A professor assigned to you at a participating State University campus will correct your work, consult with you by phone and inform you of any oncampus study sessions. . If you prefer, you can follow courses on your own as a self-study student with the aid of study guides and textbooks.
"COLLEGE WITHOUT A CAMPUS" COURSE OFFERS A WAY TO GET A DEGREE WITHOUT ATTENDING COLLEGE.	. Investigate the new idea of "college without a campus." Invite representatives of the State University of New York, Skidmore College, or Bard College to discuss how college credit may be earned without attending college for four years.	. A new program which permits students, under faculty direction, to pursue individual studies through reading, television, counseling, or occasional seminars at college was announced in February 1971 by the State University.
REGULAR FOUR-YEAR COLLEGES PROVIDE THE TRADITIONAL ROUTE TO A DEGREE.		
. Liberal arts colleges provide a broad background in many fields such as English, economics, history, foreign languages and so on. . Many employers prefer to employ college graduates with this background and then train the new employees on the job in the specific skills needed by the firm.	. Invite former school associates now in college to describe the nature of college work and how this relates to their chosen work.	

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. In addition to liberal arts training, four-year colleges also offer courses that combine a broad cultural background with specific training for a job. Examples are: schools of business, engineering, architecture, agriculture and forestry, and education.	. With the help of the guidance counselor survey the class and list the occupational choices of each member. Then have each class member investigate: - The requirements for the job he has selected. - Schools that provide this type of training in New York State.	. *State University of New York - Summary Bulletin*, State Education Department, Division of Higher Education
. Increasing numbers of college graduates are continuing with post-college courses. Education beyond a four-year college is required for medicine and law, and may be needed in many other fields in the years to come.		
TWO-YEAR COLLEGES OFFER ASSOCIATE DEGREES IN MANY FIELDS. SOMETIMES THEY ARE CALLED COMMUNITY COLLEGES.	. What two-year or community colleges are there in your community or nearby? What types of training do they offer? What are the requirements for entrance? Ask for a college representative to meet with the class. Ask for volunteers from the class to visit the college and report on the type of student who attends. Were the visitors favorably impressed?	. *Summary Bulletin*, State University of New York, 8 Thurlow Terrace, Albany, New York
. Two-year and community colleges offer many types of courses.	. With the help of your guidance counselor check to see where the following programs are offered: Agriculture Art	

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
	Apparel Processing Automobile Design and Mechanics Banking Building and Construction Business Business Machine Repair Chemistry Civil Technology Dental Assisting Drafting Electronics Engineering Technology Diesel Mechanics Fire Science Food Service Forestry Graphic Art Insurance Liberal Arts Library Work Machine Shop Medical Technology and Assisting Nursing Offset Duplicating Photography Secretarial Training Surveying Teaching Tool and Machine Design	
FINANCING COLLEGE IS POSSIBLE IN MANY WAYS. . Borrowing money to secure additional education may be the best investment one can make. College graduates earn an average of 1/3 more than noncollege graduates.		. *Survey of Professional, Administrative and Technical Pay*, U.S. Department of Labor

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. College financial-aid officials and school guidance officers are the best sources of information about students loans.	. Investigate the loan terms of the National Defense Education Act. The guidance teacher or local banker should be able to furnish the needed information.	. College aid officials . School guidance officials . Local bank loan officers . State student loan programs
. Plans for financing a college education are best made early. Costs for a four-year college course may run from $10,000-$25,000.	. Discuss with the family plans for further education. How much money can the family set aside yearly? How much can the pupil expect to earn and save for this purpose?	. *How Affluent Families Plan to Pay for College*, College Entrance Examination Board
. Except for low income students, scholarships and grants are difficult to secure and usually cover only a small part of college expenses.	. Ask the guidance counselor to discuss college costs and college scholarships.	. *Time-Life Book of Family Finance*, Time-Life Books, New York
. Most students will find it necessary to have a combination of ways to finance education: - Savings - Family contribution - Scholarships - Summer or part-time work - Student loans	. Find out from the guidance counselor or college admission office what scholarships, grants, loans, and work opportunities exist. . Investigate federal grants available, particularly for low-income families. The Educational Opportunity Grant Program, for instance, pays from $200 to $800 each year for four years of study to assist students in extreme financial need. If the student ranked in the upper half of his college class the previous year, an additional $200 may be granted.	. Guidance office . College admission office . *Financial Aids for Students Entering College*, Wm. C. Brown Co. . *Thirty-three Ways to Meet the Spiraling Costs of a College Education*, Cornerstone Library, New York . *Federal Aid for College Students*, Division of Student Aid, Office of Education, Washington, D.C. 20202.

UNDERSTANDINGS	SUGGESTED PUPIL AND TEACHER ACTIVITIES	SOURCES
. Some firms help finance promising students through co-op courses and offer full-time employment when the course is completed.	. Investigate co-op opportunities offered by IBM, Ford, and other companies. What are the requirements? What are the benefits? Is the student obligated to work for the company?	. *Cooperative Education Program*, National Commission for Cooperative Education, New York, New York

SUMMARY

Whatever kind of further education we get — from our local school system, home study school, private commercial school, military service branch, college, or through on-the-job training — the important thing is to train ourselves for changing times and new opportunities. It is a job we can't afford to put off.